



July 13, 2016

I am a licensed Property & Casualty and Health & Life insurance agent in the state of Maryland. I have been licensed for 29 consecutive years. I have been continuously working for Martens Johnson Insurance Agency since December 1984. I graduated with a Bachelor of Science from University of Maryland, College Park, in May 1987.

I was contacted by Keyvan Shokraei from Access Limousine Service Inc (ALS) on or about August 19, 2013. At this time ALS did not have any active automobile or general liability insurance policies. He advised that his prior agent was unable to find any coverage and the prior carrier CNA had non renewed the account. Our agency gathered all required marketing information. We then sent the account to several available markets – National Interstate, National Casualty, and Philadelphia Insurance Company.

Our agency received a quote from Philadelphia Insurance Company for the general liability and part of the automobile on 09/06/2013 and placed coverage on that date. We also advised ALS that they have the option of disputing the CNA Insurance Company non-renewal with the Maryland Insurance Administration. ALS tendered a dispute and ALS was victorious. Coverage was retroactively reinstated back to 08/12/2013, thus avoiding a lapse of coverage. CNA agreed to insure the vehicles that Philadelphia would not insure from 09/06/2013-08/12/2014.

Based upon the information provided to me, the prior agent Timothy O'Bryan and Service Insurance Agency, LLC breached their duty to their customer, ALS, by failing to secure terms from available markets. In addition, as far as we've been informed, the prior agent and agency breached their duty to their customer by failing to notify the insured of his right to dispute the CNA non-renewal. According to Mr. Shokraei, he was informed of the prior agent's inability to secure coverage one business day before coverage expired. Under normal circumstances, this is not enough time for ALS to obtain replacement coverage.

Best Regards,  
Very Cordially,

R. Bryan Johnson, Vice President